

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re: Christopher John Kovanda

Case No. 20-41688

Debtor(s).

**SUMMARY OF AMENDMENTS TO VOLUNTARY PETITION,
LISTS, SCHEDULES AND STATEMENTS**

1. Attached to this form are the following amended documents:

- ☐ Petition
- ☒ Schedule A/B
- ☒ Schedule C
- ☐ Schedule D
- ☐ Schedule E/F
- ☐ Schedule G
- ☐ Schedule H
- ☐ Schedule I
- ☐ Schedule J
- ☐ Schedule J-2
- ☒ Summary of assets and liabilities and certain statistical information (note that this Summary MUST BE submitted with any amended schedule)
- ☒ Statement of financial affairs
- ☐ Statement of intention
- ☐ Statement of current monthly income/means test calculation
- ☒ Other (specify):

Verification of Above

2. For each amended document attached, clearly identify all changes (additions and deletions) to the amended document when compared with the original or most recent amendment:

Adding to Form 107, the Individual Statement of Financial Affairs that Petitioner was holding guns for three of his sons, two of them being minors. He was in possession of his sons' guns in accordance with Minnesota Statutes 978.021, 624.713, 624.7132 and 609.66 which, although they state that a minor may not possess a gun without parental supervision, say nothing about the right of a minor to OWN a gun. Since the guns other than that which Petitioner claimed on Schedules B and C were not owned by him he would not have been correct to list them as so. It was an oversight not to list them as property owned by another, which is corrected by this amendment. We are hereby amending Schedules B and C due to the Police recovering the guns which Petitioners owned and owns, the CZP450 9mm handgun and Navy Colt 1867 black powder handgun, valued together at \$7000.

In re:

Dr. Christopher J Kovanda

**CHAPTER SEVEN CASE
CASE NO. 20-41688**

Debtor.

**BANKRUPTCY PETITIONERS' VERIFICATION
FOR AMENDING SCHEDULES B and C and STATEMENT
OF STATEMENT OF FINANCIAL AFFAIRS**

I, Christopher J Kovanda, the Petitioner in Case Number 20-41688, hereby verify, under penalty of perjury, that:

- 1) I am the Petitioner in this case.
- 2) The guns, which I had previously reported as taken by my divorcing wife when she left my home, has been recovered by the Minneapolis Police Department.
- 3) According to the Motion filed by the Bankruptcy Trustee in this case said that more guns were recovered by the Police than those I claimed in this case.
- 4) The reason for this is that most of the guns recovered by the Police are truly the property of my three sons; Lukas, Brayden and Colin.
- 5) While Lukas is over the age of majority, Brayden and Colin are still minors.
- 6) My keeping Brayden's and Colin's guns for them is, as my attorney tells me, in accordance with Minnesota Statutes 978.021, 624.713, 624.7132 and 609.66. These statutes provide that a minor cannot possess a firearm without parental supervision.

- 7) My attorney, Higgins, did not tell me the way the guns of Hayden and Cain was an oversight between myself and my attorney.
- 8) The above is the reason I am having my attorney file this amendment.

Date: November 27, 2020


CHRISTOPHER J KOVANDA, M.D.

Fill in this information to identify your case:

Debtor 1 Christopher John Kovanda
First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Minnesota

Case number 20-41688
(If known)

☒ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets

Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)

1a. Copy line 55, Total real estate, from *Schedule A/B* \$ 209,110.00

1b. Copy line 62, Total personal property, from *Schedule A/B* \$ 831,439.00

1c. Copy line 63, Total of all property on *Schedule A/B* \$ 1,040,549.00

Part 2: Summarize Your Liabilities

Your liabilities

Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)

2a. Copy the total you listed in Column A, *Amount of claim*, at the bottom of the last page of Part 1 of *Schedule D* \$ 489,760.00

3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F* \$ 254,158.00

3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F* + \$ 3,656,314.64

Your total liabilities \$ 4,400,232.64

Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I)

Copy your combined monthly income from line 12 of *Schedule I* \$ 12,937.00

5. *Schedule J: Your Expenses* (Official Form 106J)

Copy your monthly expenses from line 22c of *Schedule J* \$ 12,870.00

Debtor 1

Christopher

John

Kovanda

First Name

Middle Name

Last Name

Case number (if known) 20-41688

Part 4: Answer These Questions for Administrative and Statistical Records**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

7. What kind of debt do you have?

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ 0.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Total claim

From Part 4 on Schedule E/F, copy the following:

9a. Domestic support obligations (Copy line 6a.)	\$ 111,112.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 61,117.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$ 138,657.00
9g. Total. Add lines 9a through 9f.	\$ 254,158.00

Fill in this information to identify your case and this filing:

Debtor 1 **Christopher Kovanda**
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of

Case number **20-41688**

☒ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1. **1547 East 33rd Street**
 Street address, if available, or other description

Minneapolis MN 55407
 City State ZIP Code

Hennepin
 County

What is the property? Check all that apply.

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: **02-028-24 14 0026**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **\$ 220,000.00**
 Current value of the portion you own? **\$ 18,610.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee Simple

☐ Check if this is community property (see instructions)

If you own or have more than one, list here:

1.2. **6120 Kavanaugh Lane**
 Street address, if available, or other description

East Gull Lake MN 55401
 City State ZIP Code

Cass
 County

What is the property? Check all that apply.

- ☐ Single-family home
☐ Duplex or multi-unit building
☒ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: **87-415-0165**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **\$ 381,000**
 Current value of the portion you own? **\$ 190,500**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Tenancy in Common

☐ Check if this is community property (see instructions)

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?
Do not deduct secured claims
or exemptions.**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No☒ Yes. Describe..... beds, dressers, tables, benches, chairs, love seat, couch, futon, desk, rugs

\$ 6,100.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No☒ Yes. Describe..... radio, turntable, records, CDs, computer, DVDs, DVD player, video projector, home tools

\$ 1,000.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☐ No☒ Yes. Describe..... Books, Art, decor, model train, coin & stamp collections, frames, racing go kart, remote control racing cars, Old Town Kayak

\$ 4,600.00

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No☒ Yes. Describe..... Skateboards, scooter, skis, snowboard, weights, bench, guitar, golf clubs, backpacking equipment, trampoline, ice skates

\$ 795.00

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☐ No☒ Yes. Describe..... CZP450 9mm handgun and Navy Colt 1867 black powder handgun

\$ 700.00

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No☒ Yes. Describe..... Clothes

\$ 750.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No☒ Yes. Describe..... Quello wedding ring

\$ 40.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☐ No☒ Yes. Describe..... Dog

\$ 300.00

14. Any other personal and household items you did not already list, including any health aids you did not list☒ No☐ Yes. Give specific information.

\$ 0.00

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$ 14,285.00

48. Crops—either growing or harvested

☒ No☐ Yes. Give specific information.

\$ _____

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

☒ No☐ Yes.

\$ _____

50. Farm and fishing supplies, chemicals, and feed

☒ No☐ Yes.

\$ _____

51. Any farm- and commercial fishing-related property you did not already list

☒ No☐ Yes. Give specific information.

\$ _____

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here



\$ 0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No☐ Yes. Give specific information.

\$ _____

\$ _____

\$ _____

54. Add the dollar value of all of your entries from Part 7. Write that number here



\$ 0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2



\$ 209,110.00

56. Part 2: Total vehicles, line 5

\$ 5,911.00

57. Part 3: Total personal and household items, line 15

\$ 13,585.00

58. Part 4: Total financial assets, line 36

\$ 810,643.00

59. Part 5: Total business-related property, line 45

\$ 1,250.00

60. Part 6: Total farm- and fishing-related property, line 52

\$ 0.00

61. Part 7: Total other property not listed, line 54

+ \$ 0.00

62. Total personal property. Add lines 56 through 61.

\$ 831,389.00

Copy personal property total → + \$ 831,389.00

63. Total of all property on Schedule A/B. Add line 55 + line 62.

\$ 1,040,499.00

Fill in this information to identify your case:

Debtor 1	<u>Christopher</u>	<u>John</u>	<u>Kovanda</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>District of Minnesota</u>			
Case number (If known)	<u>20-41688</u>		

☒ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption	Specific laws that allow exemption
Brief description: <u>1547 E 33rd St.Mpls</u> Line from <i>Schedule A/B</i> : <u>1.1</u>	<u>\$ 18,610.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>11 USC Section 522d1</u>
Brief description: <u>Toyota Highlander</u> Line from <i>Schedule A/B</i> : <u>3.1</u>	<u>\$ 5,911.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>522(d)(2) and (d)(5)</u>
Brief description: <u>Household Furnshng</u> Line from <i>Schedule A/B</i> : <u>6</u>	<u>\$ 6,100.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>11 USC Section 522d3</u>

3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption	Specific laws that allow exemption
Brief description: <u>Audio Visual</u> Line from Schedule A/B: <u>7</u>	\$ <u>1,000.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d3
Brief description: <u>Personal Books</u> Line from Schedule A/B: <u>8</u>	\$ <u>500.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d3
Brief description: <u>Art</u> Line from Schedule A/B: <u>8</u>	\$ <u>750.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d3
Brief description: <u>Decorations, Frames</u> Line from Schedule A/B: <u>8</u>	\$ <u>500.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d3
Brief description: <u>Home Tools</u> Line from Schedule A/B: <u>7</u>	\$ <u>150.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d3
Brief description: <u>Computer</u> Line from Schedule A/B: <u>39</u>	\$ <u>750.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d6
Brief description: <u>Quello WeddingRing</u> Line from Schedule A/B: <u>12</u>	\$ <u>40.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d4 or d5
Brief description: <u>Professional Books</u> Line from Schedule A/B: <u>40</u>	\$ <u>500.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d6
Brief description: <u>KAS, PC</u> Line from Schedule A/B: <u>19</u>	\$ <u>0.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d6
Brief description: <u>Medical License</u> Line from Schedule A/B: <u>27</u>	\$ <u>0.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d6
Brief description: <u>Pro&CommLiab Insr</u> Line from Schedule A/B: <u>31</u>	\$ <u>0.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d6
Brief description: <u>Prudential Life Insur</u> Line from Schedule A/B: <u>31</u>	\$ <u>0.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d7

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption	Specific laws that allow exemption
Brief description: <u>Dog</u> Line from Schedule A/B: <u>13</u>	\$ <u>300.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d3
Brief description: <u>Model Train</u> Line from Schedule A/B: <u>8</u>	\$ <u>100.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d5
Brief description: <u>Racing Go Kart</u> Line from Schedule A/B: <u>8</u>	\$ <u>1,000.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d5
Brief description: <u>R control rac cars</u> Line from Schedule A/B: <u>8</u>	\$ <u>250.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d5
Brief description: <u>TA Golf Bag & Clubs</u> Line from Schedule A/B: <u>9</u>	\$ <u>125.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d5
Brief description: <u>Backpack Eqpt</u> Line from Schedule A/B: <u>9</u>	\$ <u>100.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d5
Brief description: <u>Coin Collection</u> Line from Schedule A/B: <u>8</u>	\$ <u>650.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d5
Brief description: <u>Stamp Collection</u> Line from Schedule A/B: <u>8</u>	\$ <u>450.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d5
Brief description: <u>Skateboards</u> Line from Schedule A/B: <u>9</u>	\$ <u>175.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d5
Brief description: <u>Skis</u> Line from Schedule A/B: <u>9</u>	\$ <u>225.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d5
Brief description: <u>Weights & Bench</u> Line from Schedule A/B: <u>9</u>	\$ <u>75.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d5
Brief description: <u>Kayak</u> Line from Schedule A/B: <u>8</u>	\$ <u>250.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d5

Debtor 1

Christopher

John

Kovanda

First Name Middle Name Last Name

Case number (if known)

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption	Specific laws that allow exemption
Brief description: <u>Guitar</u> Line from Schedule A/B: <u>9</u>	\$ <u>100.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d5
Brief description: <u>Outdoor Trampoline</u> Line from Schedule A/B: <u>9</u>	\$ <u>150.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d3
Brief description: <u>Ice Skates</u> Line from Schedule A/B: <u>9</u>	\$ <u>50.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d5
Brief description: <u>Clothing</u> Line from Schedule A/B: <u>11</u>	\$ <u>750.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d3
Brief description: <u>401k Plan</u> Line from Schedule A/B: <u>21</u>	\$ <u>603,111.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d5d10E
Brief description: <u>Profit Sharing Plan</u> Line from Schedule A/B: <u>21</u>	\$ <u>8,400.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d5d10E
Brief description: <u>Medical License</u> Line from Schedule A/B: <u>27</u>	\$ <u>0.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d6
Brief description: <u>CZP450 9mm gun</u> Line from Schedule A/B: <u>10</u>	\$ <u>400.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d5
Brief description: <u>Navy Colt 1867</u> Line from Schedule A/B: <u>10</u>	\$ <u>300.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC Section 522d5
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____

Debtor 1 Christopher John Kovanda
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: _____ District of MN

Case number 20-41688
 (If known)

☒ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☒ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:

Dates Debtor 1
lived there

Debtor 2:

Dates Debtor 2
lived there☐ Same as Debtor 1☐ Same as Debtor 17333 Gallagher Drive

Number Street

Apartment D305Edina MN 55435

City State ZIP Code

From 11/01/2017To 11/30/2018

Number Street

From _____

To _____

City State ZIP Code

☐ Same as Debtor 1☐ Same as Debtor 1

Number Street

From _____

To _____

Number Street

From _____

To _____

City State ZIP Code

City State ZIP Code

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2: Explain the Sources of Your Income

Debtor 1 _____
 First Name Middle Name Last Name Case number (if known) _____

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☐ No
☐ Yes. Fill in the details.

Name of Storage Facility		Who else has or had access to it?	Describe the contents	Do you still have it?
_____		_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
Number Street		Number Street		
_____		_____		
City State ZIP Code		City State ZIP Code		

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☐ No
☒ Yes. Fill in the details.

Where is the property?	Describe the property	Value
See Addendum G Owner's Name _____ Number Street _____ City State ZIP Code _____	with Minneapolis Police Dept Number Street _____ City State ZIP Code _____	Guns of non-appraised value. one Henry rifles, a pellet gun and four hand guns. Value is uncertain \$ _____

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☐ No
☐ Yes. Fill in the details.

Name of site	Governmental unit	Environmental law, if you know it	Date of notice
_____	_____	_____	_____
Number Street	Number Street		
_____	City State ZIP Code		
City State ZIP Code			

ADDENDUM G

- 1) Lukas Christopher Kovanda, Christopher John Kovanda's son, is currently an adult as he was born on July 8, 2001. He lives with his mother, Rebecca Kovanda at 6204 Crest Lane, Edina, Minnesota 55436. He is also a sophomore student at Tulane University in New Orleans. Lukas owns two handguns and a rifle that are currently held by the Minneapolis Police. These are one Walther P38 USAF service revolver, one Ruger single six cal22LR pistol and one Henry Eagle scout commemorative rifle.
- 2) Brayden Matthew Kovanda is a minor as he was born on June 29, 2006. He is 14 years old and is in ninth grade at Edina High School. He currently lives with both Petitioner at Petitioner's home and with his mother, Rebecca Barry at 5347 Pinewood Trail, Edina, MN 55436. He owns one of Henry Eagle Rifles.
- 3) Colin John Kovanda is a minor as he was born on October 1, 2008. He is 12 years old and is in seventh grade at Valley View Middle School in Edina. He, like his brother, lives with both Petitioner at Petitioner's home and with his mother, Rebecca Barry at 5347 Pinewood Trail, Edina, MN 55436. He owns one of the Henry Eagle Rifles.

Debtor 1 Christopher John Kovanda Case number (if known) 20-41688
First Name Middle Name Last Name

Describe the nature of the business

Business Name _____

Number Street _____

City State ZIP Code _____

Name of accountant or bookkeeper _____

Employer Identification number
Do not include Social Security number or ITIN.

EIN: _____ - _____

Dates business existed

From _____ To _____

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☐ No
- ☒ Yes. Fill in the details below.

Date issued

Wells Fargo Bank

Name

MM / DD / YYYY

MAC D440403A

Number Street

P.O. Box 2715

Winston Salem NC 27102

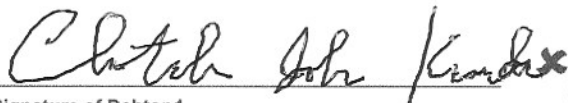
City

State

ZIP Code

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

x  x

Signature of Debtor 1

Signature of Debtor 2

Date 11/26/2020

Date _____

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☐ No
- ☒ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No
- ☐ Yes. Name of person _____ Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

U.S. BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:
Christopher J Kovanda

Debtor.

UNSWORN DECLARATION
FOR PROOF OF SERVICE

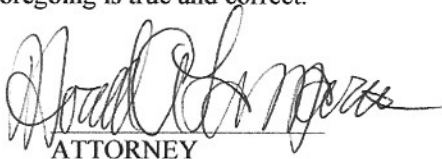
Bky. No. 20-41688

Howard A Lazarus, attorney licensed to practice law in this court, with office address at 3800 American Boulevard, Suite 1500, Bloomington, Minnesota 55431, declares that on the date set forth below, I served the following documents (Local Form 1009-1 for Amending Schedules, Amended Schedule 106Sum, Amended Form 106A/B, Amended Form C, Amended Form 107 and Petitioner's Verification in Support Thereof) Affidavit upon the entity named below by electronic transmission or by mailing to each of them a copy thereof by enclosing same in an envelope with first class mail postage prepaid and depositing same in the post office at City, Minnesota addressed to each of them as follows:

Bankruptcy Trustee
U.S. Trustee
Chase Bank
Aldrich Properties
Wells Fargo Bank

And I declare, under penalty of perjury, that the foregoing is true and correct.

Dated: November 9, 2020


ATTORNEY